

CITI0003

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Michael F. QUINN et al.

Group Art Unit: 2761

U.S. Serial No. 08/626,600

Examiner: Hughet, B.

Filed: April 2, 1996

For: DOCUMENT STORAGE AND RETRIEVAL SYSTEM (As Amended)

Box AF
Assistant Commissioner For Patents
Washington, D.C. 20231

APPEAL BRIEF

Sir:

This is an Appeal Brief under 37 C.F.R. § 1.192 in connection with the decision of the Primary Examiner mailed on May 27, 1998. Each of the topics required by Rule 192 is presented herewith and is labeled appropriately.

(1) Real Party In Interest

The real party in interest is Citibank, N.A.

11/27/1998 SLUANG 00000112 08626600

02 FC:120

(2) Related Appeals and Interferences

There are no other appeals or interferences related to this case.

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(3) Status of Claims

Claims 1-12 and 14-32 are pending.

Claim 13 has been cancelled.

(4) Status of Amendments

An amendment after Final is filed herewith. It is anticipated that this amendment will be entered as it corrects an antecedent basis error and does not materially affect the issues on appeal.

(5) Summary of the Invention

The invention is a method and system for organizing and retrieving documents and material associated with the documents. More particularly, the system is made up of a plurality of central data storage means (an example is described page 12, lines 4-10 and Figure 1, elements 118 and 120) that contain electronic folders (an example is described on page 12, lines 11-18) that are themselves comprised of bit mapped images (an example is described on page 12, lines 16-18; page), ASCII information about bit mapped images (original claim 1, line 7), messages (See page 7, lines 12-15 as an example) and completed inquiries (See page 7, lines 12-15 as an example). These folders are generally used to collect all relevant information, both paper and electronic, pertaining to a transaction in one location for ease of searching and organization (See the abstract). The system also contains a plurality of customer service units having local storage means (for example; see page 6, lines 5-15; page 13, line 20 - page 14, line 6; page 36, lines 15-17 and Figure 22, elements 1314-1330), a wide area network (See page 6, lines 5-8), means for inputting data (one example is given in

Figure 1, element 136) and means for indexing input data (one example is given in Figure 1, element 138).

(6) Issues

Whether claim 28 is properly rejected under 35 U.S.C. § 112, first paragraph, presumably for failing to have an adequate written description.

Whether claims 1-12, 14-25, 27-29 and 32 are properly rejected under 35 U.S.C. § 103 as being unpatentable over Cukor in view of Reding.

Whether claims 26 and 30 are properly rejected under 35 U.S.C. § 103 as being unpatentable over Cukor, Reding and Wang.

Whether claim 31 is properly rejected under 35 U.S.C. § 103 as being unpatentable over Cukor, Reding and Dysart.

(7) Grouping of Claims

The grouping of claims is inconsistent given some of the examiner's statements. On page 4, the examiner rejected claims 1-12 and 14-32 under 35 U.S.C. § 103 as being unpatentable over Cukor et al. and Reding. However, on page 9 the examiner rejected claims 26 and 30 under 35 U.S.C. § 103 as being unpatentable over Cukor and Reding as applied to claims 1 and 23 and further in view of Wang et al. Similarly, on page 10, the examiner rejected claim 31 under 35 U.S.C. § 103 as being unpatentable over Cukor and Reding as applied to claims 1 and 23 and further in view of Dysart (Note: Claim 31 depends from claim 23 so the reference to claim 1 is not understood in this

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context). In the interest of expediting prosecution, Applicant will infer that only claims 1-12, 14-25, 27-29 and 32 were intended to be rejected using the Cukor and Reding references alone. Please see the issues section above.

Claims 1-12 and 14-32 do not stand or fall together. Arguments supporting this assertion appear in the Argument section below.

(8) Argument

1. Claim 28 Has Proper Support In The Specification

And Is Therefore Allowable With Respect to 35 U.S.C. 112, First Paragraph

The examiner alleges that the limitation of “providing user access to a local image file with [sic] the regional processing is off-line” is not disclosed in the specification. On page 13, line 20 - page 14, line 16 of the specification, there is disclosure of local storage of data and images that is separate and distinct from the storage of data and images at the central storage location. Since there is both local and centralized storage, it simply follows that one may access the data and images located either at the local or central level when the other level is off-line.

The basis for this stems from the well-known, science-based concept that two separate, yet potentially linked, computer systems, each with a copy of some form of data, folder or image, may each access their own copy of the data, folder or image independently from the other.

Since the specification discloses storing data in two different locations, it follows that either an individual may access that data through either storage location inherently. Such an inherent property is permitted to be claimed by an applicant. In re Reynolds, 443 F.2d 384, 170 U.S.P.Q. 94

(CCPA 1971) (“[b]y disclosing in a patent application a device that inherently performs a function, operates according to a theory, or has an advantage, a patent applicant necessarily discloses that function, theory or advantage even though he says nothing concerning it. The application may later be amended to recite the function, theory, or advantage without introducing prohibited new matter.”). See also MPEP § 2163.07(a).

2. The Combination Of Cukor et al. In View Of Reding Does
Not Teach, Suggest Or Render Obvious The
Subject Matter Of Claims 1-12, 14-25, 27-29 and 32 .

2a. Cukor Fails to Teach, Suggest Or Render Obvious the
Limitations of a “Network” As Alleged By the Examiner

On page 5 of the Final Rejection, the examiner alleges that “it [Cukor] does teach that a plurality of such regional centers may be networked together over a large geographic area (Fig. 1; Col. 5, line 31 - Col. 6, line 10).”

Figure 1 of Cukor does not show a plurality of regional centers being networked together. Assuming the Examiner is inferring that Cukor’s image processing facility 12 is analogous to the claimed “regional processing centers,” it follows that Figure 1 allegedly shows only one “regional processing center” and not a plurality. Without showing a plurality, it does not follow that any plurality of alleged “regional processing centers” are interconnected by a network in Cukor’s Figure 1 as alleged by the Examiner.

Similarly, column 5, line 31 - column 6, line 10 fails to mention a plurality of regional centers. While details are provided regarding a single “image processing center 12” and the utilization, not networking, of a plurality of “image processing centers 12” in the cited passage, Cukor fails to recite a plurality of “image processing centers 12” coupled together over a “large geographical area” as alleged by the examiner. (emphasis added). The examiner’s inference that a disclosure regarding utilization of a plurality of “image processing centers 12” is a teaching of interconnecting these “image processing centers 12” together is incorrect and a misinterpretation of what Cukor is describing. (emphasis added).

The distinction between utilization and networking is clear. Cukor is distributing a couple of “image processing centers 12” across a region, but leaves them separated. By utilizing a plurality of “image processing centers 12” across a region, Cukor serves a wider range of customers, but Cukor does not allow a customer at a first “image processing center 12” to obtain information from a second “image processing center 12” because Cukor fails to teach a network for such communication.

In the response to Applicant’s Amendment, the examiner cited to more specific lines in columns 5 and 6 and cited to some additional lines in column 21. See page 3, item 6, of Paper #12. None of these citations indicate Cukor’s intention to couple a plurality of “image processing centers 12” over a “large geographic area.” The examiner is reading into the patent a disclosure of networking “image processing centers 12” together where no such teaching or suggestion exists.

2b. Cukor Fails to Teach, Suggest Or Render Obvious the

Limitations Pertaining to Processing of "Customer Messages and Inquiries"

As Alleged By the Examiner

On page 6, second full paragraph, of the Final Rejection, the examiner asserts that Cukor "discloses means for storing messages and completed inquiries (Col. 14-27)." Later in the same paragraph, the examiner alleges that "it would have been obvious to one of ordinary skill in the art of financial information management to include means for storing customer messages and inquiries." In response to applicant's arguments, the examiner alleged that Cukor discloses "transaction folders bundling bit mapped images and messages into one folder" in Col. 7, lines 16-21 and Col. 10, lines 22-40. See page 3 of Paper #12. The examiner's assertion of what is taught in the Cukor reference conflicts with what the examiner alleges is obvious in the art and combinable with Cukor.

First, the examiner's own rejection contradicts itself. The examiner argues that this limitation is a part of the Cukor reference and then argues that it would be obvious to add this feature to the Cukor reference. The examiner's own contradiction makes it clear that the reference does not explicitly state that it contains this feature as alleged by the examiner.

Second, applicant is unable to find any mention in Col. 14-27, a rather long citation, any reference relating to messages and completed inquiries. There is no mention of such a feature in the Cukor reference because the Cukor reference does not have a need for such a feature. Cukor describes using this system for managing bills of lading. See column 2, lines 1-5; column 3, lines 16-30; column 10, lines 4-21. A bill of lading, as defined by the Uniform Commercial Code is "a document evidencing the receipt of goods for shipment issued by a person engaged in the business of transporting or forwarding goods." UCC § 1-201(6). Given this definition, it is unclear why or how

Cukor would implement a sub-system to manage messages or completed inquiries. It is unclear what type of inquiry or message would be associated with a bill of lading. All of these issues lead to the conclusion that Cukor does not have the capability to 1) accept messages or completed inquiries and then 2) match accepted messages and completed inquiries into a particular folder *assuming arguendo* that Cukor teaches a folder. Since Cukor does not expressly state that it can accept and manage messages and completed inquiries, and since it appears there is no reason made of record why a bill of lading would have an inquiry or completed message attached to it, the conclusion must be that Cukor does not manage messages and completed inquiries as alleged by the examiner.

Third, the examiner is apparently alleging that the "header" of Cukor is equivalent to a message and completed inquiries. See examiner's response to arguments, item 7 on page 3 of paper #12. This allegation by the examiner conflicts with the examiner's earlier statement regarding how the "header" of Cukor reads on a different limitation of the claimed invention. On the paragraph spanning pages 3 and 4 of Paper #9, repeated in the first full paragraph on page 6 of Paper #12, the examiner asserts that a "header record" of Cukor is used to index documents. Indexing of documents is not equivalent to storing messages and inquiries associated with the financial transaction or document.

To further illustrate this point, applicant would like to point out that the original specification shows a distinction between the indexing of documents and the managing of messages. First, indexing is performed by indexer 138 in Figure 1 (See also page 16, lines 9-10). This is separate and distinct from two users exchanging messages as described on page 21, line 18 - 23 and page 24, lines 4 - 9. Cukor, as noted above, fails to mention messages and inquiries but does describe indexing.

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Since applicants have described, in some detail, the methods and systems used to manage messages and inquiries and how these methods and systems are distinguishable from the methods and systems of indexing, it follows that these two features, messages and inquiries and indexing, should be interpreted properly in the claims. A proper interpretation of these words in the claims shows that these two features are different and that Cukor does not describe or suggest anything which can manage messages and inquiries as presently claimed.

Fourth, the examiner is impermissibly using a single feature within a reference, column 10, lines 21-40, to read on two separate and distinct claim limitations. The examiner uses this single cite to the same section in the Cukor as being analogous to the claimed "messages and completed inquirers" as he cites to for an indexing function. In general, the claims list four elements being within an electronic folder. They are 1) bit mapped images, 2) ASCII information about the bit mapped images, 3) messages and 4) completed inquiries. Cukor does not teach an electronic folder containing these four elements. The Examiner demonstrates this fact by using the "header" information of Cukor to read on two separate and distinct limitations as noted as described above. More specifically, the examiner relies on Cukor's header information to read on an indexing function (first full paragraph of page 6 of Paper #12) as well as the messages and completed inquires (item 7 on page 3 of Paper #12). Even assuming *arguendo* that the "header" information of Cukor reads on the ASCII information of the present invention, it follows that the same header information of Cukor cannot then also be analogous to either a "message" or a "completed inquiry."

2c. The Examiner's Motivation To Modify Cukor

Comes From The Disclosed Invention And Not the Prior Art

On page 6, last line of the second full paragraph of paper #12, the examiner states

One would be so motivated to do so [add features relating to storing message and inquiries to Cukor] in order to retain all information related to a particular transaction in a single, searchable database for subsequent review and/or retrieval and to avoid the problems associated with handling paper documents (See Col. 2, lines 7-12 and 19-21; Col. 3, lines 21-25 and 62-65; Col. 5, lines 21-25).

The citations provided by the examiner do not address the motivation for Cukor to process or handle messages and inquiries. While Cukor does describe a system for managing paper documents in an electronic form for shipping goods, Cukor simply fails to address the need or desire to manage messages and completed inquiries that may be entered in an electronic form (See present specification at page 22, line 21 - page 23, line 5; page 24, lines 4-9 and page 42, line 24 et seq.). Since Cukor does not disclose any message or inquiry management system, especially an electronic one, it follows that Cukor cannot, by itself, provide the motivation to manage messages and inquiries as alleged by the examiner.

2d. Cukor Does Not Describe The Supervisory Features Claimed In Claim 4

The examiner alleges that Cukor teaches "supervisory means" in general and then asserts that the specific supervising operations of "monitoring the work of another, any backlogs of processing and assigning access privileges" are within the level of ordinary skill in the art and would obvious to add to Cukor. See page 7, item C of paper #12. This rejection is unfounded for several reasons.

First, the examiner recites that “monitoring the work of another, any backlog processing, and assigning access privileges are all well known processes within the prior art.” Applicant is inferring that the examiner is taking Official Notice of features the examiner has not specifically found in his prior art search, but believes to be within the scope of the prior art. See MPEP § 2144.03. Applicant requests the examiner to provide a reference showing these features pursuant to MPEP § 2144.03.

Second, *assuming arguendo* that these features are well-known in the art, there is no proper motivation to combine these features into Cukor’s teaching. Cukor’s system is a point of transfer system. For instance, in column 10, lines 22 - 30, the operator keys in data “[a]s the bills of lading are scanned.” Cukor does not express, nor is there any reason, for the key operator in Cukor to monitor the work of another key operator. Why would one key operator care what another key operator is up to? Additionally, since the key operator is processing documents at his station, how can he process documents scanned at another station? (Note: This lack of communication/supervision is more acute due to the fact that Cukor does not describe a network adequate enough to handle these types of supervisory functions and/or data sharing amongst key operators.) The examiner is taking a feature, declaring it to be well-known in the art without a supporting reference, and then asserting that it would have been obvious to have added this feature to Cukor when the express teachings of Cukor demonstrate that such a monitoring system is not contemplated.

Third, *assuming arguendo* that the specific monitoring features are well known to those of ordinary skill in the art, there is no proper motivation to combine these features with Cukor. Essentially, what the examiner has done is to combine two references on the basis that both are

arguably known in the prior art. *Assuming arguendo* the monitoring features of claim 4 are well-known in the art, this fact alone is not motivation to combine. *Ex parte Levensgood*, 28 U.S.P.Q.2d 1300, (Bd. Pat. Appeals and Intfer. 1993). See also MPEP § 2143.01. Thus, the rejection of claim 4 is unfounded because 1) the examiner failed to provide a reference teaching the claimed limitations, 2) failed to find proper motivation to modify Cukor and 3) cannot assume that just because monitoring systems are well-known in the art that that is any form of motivation to modify Cukor.

2e. Cukor Does Not Teach A File Identifier Consistent With A "File" As Presently Claimed

The Examiner notes that Cukor mentions the word "file" in column 14, lines 8-26 and column 15, lines 2-8. The file of Cukor deals with an actual space on a magnetic disk whereas the present invention relates to a transaction folder. These are two separate entities.

As noted above, Cukor fails to mention or disclose any details pertaining to a "financial folder." The examiner is apparently inferring that the "financial folder" of the present invention is equivalent to a file of Cukor. This simply does not follow from Cukor's description of a "file." Cukor's file is a section on a magnetic disk that holds a plurality of images in an unstructured manner. See column 14, lines 1 - 5. (emphasis added).

A transaction folder of the present invention holds a plurality of material relevant to a single transaction. Thus, the transaction folder of the present invention is structured in that data within a transaction folder can be retrieved in an orderly fashion. By definition, Cukor's unstructured files cannot, in and of themselves, be used as device to organize data as the transaction folder of the

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present invention. Since these two entities are distinct, it follows that the file of Cukor cannot read on the transaction folder of the present invention as alleged by the examiner.

2f. Cukor Does Not Teach Or Suggest The Limitations of Claim 6

The examiner alleges that Cukor “assign[s] a transaction data folder to a particular user by name, PRO number, and/or bill of lading.” See item E on page 7 of paper #12. In support of this assertion, the examiner cites to column 6, lines 49 -60 and column 10, lines 22-40. Applicant is unable to find any reference of a routing procedure in either of these citations. The examiner is apparently inferring that data entry by employees of the Cukor system implies some “routing procedure.” Cukor’s silence regarding any routing procedure is evidence that it fails to teach or suggest a “routing procedure” as presently claimed.

2g. Cukor Fails To Teach Or Suggest Retrieving Images From Local Storage

The examiner alleges that Cukor describes local storage in column 11, lines 11-12. See item R on page 8 of pare #12. What the examiner fails to realize in this citation is how small the local storage is. See column 6, lines 43 - 48. From the context of the citation, it appears that Cukor is only providing enough memory to support the daily transactions and not long term storage. At the beginning of the next day, those documents stored on the 80 megabytes of memory will presumably be overwritten by that day’s documents. This is not “storage.” Instead this is a temporary buffer used to hold the images before they are transmitted to the central processing station. See column 11, lines 1 - 16. This fact is further supported by Cukor’s assertion in column 7, lines 21 - 25 that the

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presumably centralized processing site forwards images to the remote stations in order to fulfill customer inquiries. Cukor's system does not check to determine if the requested document is stored locally before requesting the data from the central processing site. The reason for this is that Cukor's local memory is not storage but instead a temporary buffer such that a document scanned today is erased tomorrow and thus irretrievable at the local level contrary to the examiner's assertion.

In further support of the examiner's assertion that Cukor provides "storage," the examiner cites to column 7, lines 39 - 44 and column 10, lines 46 - 51. See item 8 on page 3 of paper #12. While the word "storage" does appear in these cites, the examiner fails to realize that the "storage" discussed by Cukor is merely a temporary buffer which is not used to retrieve images. Instead the temporary buffer of Cukor is used to hold the images until they are transmitted to the central processing site as stated in column 11, lines 1-3 ("[t]he document images are retained on the magnetic storage at the remote stations until the archive acknowledgment signal is received.") (emphasis added). See also column 10, lines 50 - 54.

2h. The Motivation to Combine Cukor with Reding is Unfounded

The Examiner states that Reding's brief disclosure of local and wide area networks in column 1 of page 89 is a teaching disclosure by which Cukor can be modified. See first full paragraph of item A on page 5 of paper #12. This combination is in error for several reasons.

First, Reding merely recites the existence of both local and wide area networks. Reding does not describe how to utilize either a local or wide area network so as to arrive at the claimed invention

as alleged by the examiner. The Examiner is apparently implying that the mere recitation of a feature in a secondary reference is equivalent to motivation to combining references under 35 U.S.C. § 103. The mere fact that two elements exist in the prior art is not motivation to combine them. *Levengood*, 28 U.S.P.Q.2d at 1301 (“[t]hat which is within the capabilities of one skilled in the art is not synonymous with obviousness”). Thus, just because it is theoretically possible that one could add a network as described by Reding to Cukor, that is not enough to establish obviousness without showing why one of ordinary skill in the art would incur the expense of building such a network. This is especially true in this case as the examiner’s rejection cannot explain why Cukor, who presumably had the knowledge of networks in general, failed to describe the network the examiner is adding into Cukor’s reference.

Second, which elements in the Cukor reference are being coupled together via Reding’s local or wide area network? The Examiner’s mere recitation of features in a reference does not particularly point out how the references may be combined. The examiner’s failure to particularly point out which features and elements in Cukor’s reference are networked together is an error as the examiner has ignored the claim limitations that recite coupling certain elements together. See MPEP § 2143.03.

**3. The Combination Of Cukor, Reding and Wang Does Not Teach, Suggest
Or Render Obvious The Claimed Subject Matter of Claims 26 and 30**

First, the examiner alleges “Wang teaches that images can be added to existing folders (Col. 5, line 49 -52) and may be moved from one folder to another (Col. 6, lines 27-31).” First, it is not

clear that Wang teaches folders at all. The examiner fails to cite in the patent where there is an express teaching of a folder.

Assuming arguendo there is in implicit teaching of a folder by Wang, the specific citations by the examiner fail to describe how or why one add images to an existing folder or move an image from one folder to another. The passage cited in column 5, lines 49-52 is vague at best. It is unclear if a new document is added to the image code 16 or if more information is simply amended onto the image code 16. The difference is one of adding documents to a file or adding more onto an existing document. Absent a clear showing, it is improper for the examiner to assert one equally valid interpretation over another and conclude that this is what is taught by Wang.

Regarding the examiner's citation to column 6, lines 27-31, it is unclear where within that citation Wang describes moving an image from one file to another. The citation states that different business systems can exchange "information" but it does not clearly state that an image is moved. More particularly, the citation by the examiner appears to indicate Wang may copy a field within a document (i.e. a name) to another document on another system and thus keep the name on the first document, but this is a different operation from taking a whole document, copying into a second folder and deleting that from the original folder. Again, a vague statement in a reference cannot be interpreted by the examiner to force it into the same scope as a claim.

Finally, it is unclear why one of ordinary skill in the art would be motivated to combine the teachings of Cukor with the vague teachings of Wang. *Assuming arguendo* that Wang does teach the features as alleged by the Examiner, there is no motivation to combine these features of Wang with Cukor. Cukor, as noted above, manages bills of lading. A bill of lading represents a delivery of a

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good. Why would one of ordinary skill in the art transfer one bill of lading from one folder into another? None of the references used by the examiner provide any motivation why one of ordinary skill in the art would transfer a bill of lading from one alleged folder to another as asserted by the examiner.

Along these lines, the bill of lading in Cukor may receive attachments and it is this conglomeration which the examiner alleges is analogous to an electronic folder. If one were to transfer the bill of lading in Cukor, one would also be transferring everything attached to it in Cukor's system. The electronic stapling does not build a folder where a single document may be extracted from it and moved to another folder. Thus, even if one were to combine the teachings of Cukor and Wang, one would arrive at an inoperable combination and not at the claimed invention.

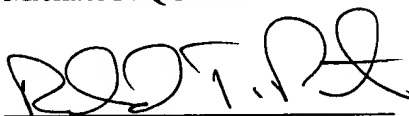
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(9) Conclusion

For at least the reasons given above, the rejections of claims 1-22 and 132-136 are improper. Applicant respectfully requests the final rejection by the Examiner be reversed and claims 1-22 and 132-136 be allowed.

Respectfully submitted,

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CTM/bdd/C0463-093793/CIT10003/47399

APPENDIX I

Before Entry of After Final Amendment

1. A trade records information management system for storing, searching, and retrieving data pertaining to financial transactions, comprising:

a plurality of central data storage means maintained at a plurality of regional processing centers, each central data storage means includes means for storing transaction data folders which contain bit mapped images, ASCII information about the bit mapped images, messages and completed inquiries;

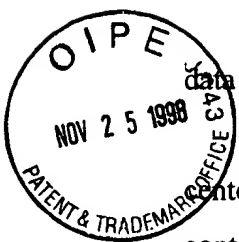
a plurality of customer service units that are remote from each of the plurality of regional processing centers, each customer service unit having local data storage means maintained at the customer service units, the local data storage means includes means for storing transaction data folders which contain bit mapped images and messages and completed inquiries;

a wide area network connecting each regional processing center with at least one customer service unit in the set associated with each of the plurality of regional processing units and connecting the plurality of regional processing centers together;

means for inputting data into each of the plurality of central data storage means from a plurality of sources, said means including means for creating and inputting bit mapped images of hard copy documents;

means for indexing input data in the central data storage means and creating said transaction data folder related to a particular transaction, each transaction data folder containing a unique identifier and at least one bit mapped image file of at least one hard copy document wherein bit mapped image files of hard copy documents related to the particular transaction are stored in said transaction folder;

wherein the plurality of customer service units are divided into a plurality of sets, each set containing at least one customer service unit, where each set of customer service units is associated with one of the plurality of regional processing centers.



2. The trade records information management system of claim 1, further comprising: means for searching the data storage means in response to structured queries and identifying records that match said queries.

3. The trade records information management system of claim 2, further comprising: graphic user interface means for allowing users to build said structured queries.

4. The trade records information management system of claim 1, further comprising: means for allowing one user to monitor another user's work-in-process at any time to monitor the backlog and assigned levels of work and means for assigning monitoring privileges to select users.

5. The trade information management system of claim 1, further comprising: means for displaying data in the internal data storage means so as to enable the data folder to be reviewed.

6. The trade records information management system of claim 1, further comprising: means for assigning a transaction data folder to a particular user based upon a predetermined routing procedure.

7. The trade records information management system of claim 1, further comprising means for creating a work queue for individual users.

8. The trade records information management system of claim 1, further comprising means for allowing users to exchange database data through a network.

9. The trade records information management system of claim 1, further comprising means for maintaining an internal unique key identifier to identify each transaction data folder and document with the image transaction ID number unique to each item when available from the image management system.

10. The trade records information management system of claim 1, wherein transaction folders can be accessed by customer service representatives at any network location.

11. The trade records information management system of claim 1, further comprising: means for allowing user to place any documents into one or more folders of the user's choice.

12. The trade records information management system of claim 1, further comprising: means for retrieving identified data records from the central data storage means in response to structured queries and replicating data records retrieved from the central data storage means in the local data storage means.

13. Cancelled.

14. A process of trade records information management system for storing, searching, and retrieving data pertaining to financial transactions comprising the steps of:

preprocessing inbound paper-based documents including scanning the inbound paper-based documents;

indexing the inbound paper-based documents;

storing bit mapped images;

storing ASCII information about the bit mapped images;

storing messages and completed inquiries;

inputting data into a central data storage means from a plurality of sources;

indexing input data in the central data storage means and creating a transaction data folder, each transaction data folder containing a unique identifier and a bit mapped image file containing the image of at least one hard copy document, ASCII information about the at least one hard copy document, messages and completed inquiries.

15. The process of trade records information management system of claim 14, further comprising the step of assigning a transaction data folder to a particular user based upon predetermined routing rules.

16. The process of trade records information management system of claim 14, further comprising the step of creating a queue for a particular user, the queue containing documents and inquiries for processing.

17. The process of trade records information management system of claim 14, further comprising the step of monitoring document work flow for backlog and assigned work levels.

18. The process of trade records information management system of claim 14, further comprising the step of connecting the regional processing center with each of the plurality of customer service units through a wide area network linking the central data storage means with the local data storage means at each of the customer service units and linking the wide area network to other networks to allow data communication between said data storage means and said networks.

19. The process of trade records information management system of claim 14, further comprising the step of searching the data storage means in response to structured queries and identifying records that match said queries.

20. The process of trade records information management system of claim 14, further comprising the step of maintaining an internal unique key identifier to identify each transaction data folder and document with the image transaction ID number unique to each item when available from the image management system.

21. The trade records information management system of claim 1 further comprising:

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gateway means located at each of the plurality of regional processing centers, for linking the central data storage means with the local data storage means at each of the customer service units and linking the wide area network to other networks.

22. The trade records information management system of claim 21 wherein the gateway means is comprised of means for converting image data to and from a stored image format.

23. A method of managing documents and messages associated with a financial transaction in a system comprising:

scanning at least one paper document associated with said financial transaction to generate at least one bit mapped image of said at least one paper document at a first site;

transmitting said at least one bit mapped image to a first regional processing center;

retrieving said at least one bit mapped image at a local trade records information management system from said regional processing center;

indexing said at least one bit mapped image at said local trade records information management system;

creating a first transaction folder image at said local trade records information management system wherein said first transaction folder contains information related to said financial transaction including said at least one bit mapped image and said messages;

storing said first transaction folder at both said local trade records information management system and said first regional processing center; and

retrieving information within said first transaction folder from either said first regional processing center or said local trade records information management system.

24. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein any data input into the system by the first site must be routed to the local trade records information management system in order to be placed into the first transaction folder.

25. The method of managing documents and messages associated with the financial transaction in the system of claim 24, wherein the first transaction folder is a new transaction folder created by the local trade records information management system.

26. The method of managing documents and messages associated with the financial transaction in the system of claim 24, wherein the first transaction folder is a pre-existing transaction folder.

27. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein the information related to said financial transaction which is stored within the first transaction folder is further comprised of inbound fax messages.

28. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein a user may access the first transaction folder at the local trade management information system when the regional processing center is off-line.

29. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein a user may access information within the first transaction folder stored at the regional processing center directly.

30. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein a user may transfer the bit mapped image in the first transaction folder into a second transaction folder.

31. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein storing of the first transaction folder at the regional processing center occurs at night and the storing of the first transaction folder at the local trade records information management system occurs during the day.

32. The method of managing documents and messages associated with the financial transaction in the system of claim 23 comprising:

connecting the first regional processor center with a second regional processor center such that a second remote site can access said first transaction folder stored in the first regional processor center via the second regional processor center.